



Order Filed on November 16, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

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In Re:

NANA OPOKU-WARE, DEBTOR(S)

Case No.: 19-25519 JKS

Adv. No.:

Hearing Date: 11/12/20 @ 8:30 A.M.

Judge: JOHN K. SHERWOOD

CONSENT ORDER ADDRESSING
MORTGAGE FORBEARANCE ARREARS
AND POST-FORBEARANCE MORTGAGE ARREARS

The relief set forth on the following pages, two (2) through four (4) is
hereby **ORDERED**.

**DATED: November 16,
2020**


Honorable John K. Sherwood
United States Bankruptcy Court

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Debtor: Nana Opoku-Ware, Debtor

Case no.: 19-25519 JKS

Caption of order: Consent Order Addressing Forbearance and Post-Forbearance Mortgage Arrears

1. U.S. Bank, NA, as Trustee, serviced by Rushmore Loan Management ('Rushmore'), holds the first mortgage pertaining to real property owned by the Debtor located at 123-125 Division St., Elizabeth, New Jersey 07201.

2. Rushmore filed a Notice of Mortgage Forbearance, because of Covid Pandemic related issues, pertaining to mortgage payments for, three mortgage payments, in the amount of \$2,085.52 per payment, for a total forbearance arrearage of \$6,256.56

3. In addition to the forbearance payments, the Debtor has missed three additional post-petition payments, in the amount of \$2,085.52 per payment, for a total additional post-petition, non-forbearance arrearage, of \$6,256.56.

4. Thus the total post-petition arrears, including forbearance and non-forbearance payments, amounts to \$12,513.12, covering the months of May of 2020 through October of 2020.

5. The parties have agreed that the post-petition arrearage is to be included and paid through the plan. This sum, \$12,513.12, is to be paid through the plan, in addition to the pre-petition arrearage as set forth in Rushmore's proof of claim. The Chapter 13 Trustee shall adjust the records accordingly and schedule this sum for payment, in addition to the pre-petition arrears.

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Debtor: Nana Opoku-Ware, Debtor

Case no.: 19-25519 JKS

Caption of order: Consent Order Addressing Forbearance and Post-
Forbearance Mortgage Arrears

6. The Debtor shall re-start making mortgage payment to
Rushmore, November 1, 2020, to be paid by the Debtor, directly to
Rushmore.

7. There shall be a thirty (30) day default clause, in favor
of the lender/servicer, Rushmore, regarding ongoing mortgage
payments.

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Debtor: Nana Opoku-Ware, Debtor

Case no.: 19-25519 JKS

Caption of order: Consent Order Addressing Forbearance and Post-
Forbearance Mortgage Arrears

I agree to the form
and entry of this order.

Dated: November 9, 2020

Raymond & Raymond, Esqs.
By: Herbert B. Raymond, Esq.
Debtor's Counsel of Record

/s/ 
Romano, Garubo & Argentieri, Esqs.
By: Emmanuel J. Argentieri, Esq.
Attorneys for Rushmore Loan Management

DATED: November 9th, 2020